

IMPORTANT! PLEASE READ THE FOLLOWING!

ADDITIONAL INFORMATION FOR APPLE, ATARI, AND COMMODORE OWNERS

The information in this supplement updates the silver-and-blue spiral-bound manual in your package. Several changes and improvements to the program have been made since that manual was published. Those changes are documented here. You should at least glance over this supplement before beginning to read the manual and be sure to keep it with your manual for future reference.

How Your Personal Net Worth Works

Your Personal Net Worth works very quickly because it is memory-based. This means that the entire program and all of the data (except your Transaction History records, which are on the disk) are kept in the computer's memory at the same time. These data include:

- Unposted entries (deposits, payments, etc.)
- Bank entries that are not purged
- Personal Property data
- Stock Portfolio data
- Tax Records
- Budgets
- Accounts (including month-by-month actual values for Income and Expense Accounts)

Since all of this data shares the limited memory inside your computer, developing good habits with your stored data will help to reduce the chance that you will receive a message indicating that there is no more room inside your computer for making journal entries.

There are five areas within the program where potential space can be released: bank records, personal property and stock portfolio listings, posted entries, tax records, and accounts.

Bank Records

Be sure to reconcile your bank entries and purge the reconciled entries each month, as soon as you receive your bank statement (see pp. 90-92 in the manual). Bank records are generated automatically every time you use a bank account (Asset Accounts 71-80). For example, every payment you make by check generates a bank record. If you don't reconcile as well as purge these records periodically, they will continue to use up valuable space.

Personal Property and Stock Portfolio

Your Personal Property and Stock Portfolio listings should each go on separate data disks. These disks can then become as full as you like and the records won't interfere with your ability to do your day-to-day money management activities.

Posted Entries

Posting removes data from memory and puts it on your

disk, into your Transaction History file. However, if you generate both tax records (see below) and bank records when you post, not much additional space will be released, as these records are also stored in the computer's memory.

You should still post on a fairly regular basis, though, perhaps once or twice a month or more often if you make an unusually large number of entries.

Tax Records

Each time you enter a sales tax figure or answer Y (Yes) to a tax record question, *Your Personal Net Worth* creates a tax record for you. These records add up quickly. For example, if you create 20 sales tax records a month, you will have 240 in a year, taking up approximately one-half of all the memory available inside the Atari, one-fourth inside the Apple, and one-sixth inside the Commodore.

If you are a heavy user of the tax records feature, we suggest you do the following:

1. Every three months, print out a hard copy of your tax records and make a backup of your disk.
2. Then "initialize" (erase) your tax records by using option (6) on the Maintenance menu.
3. At tax-filing time, use your disk copies and printed records to help you complete your return.

Accounts

The Chart of Accounts listed in the manual (pp. 42-44) provides a complete set of 97 financial categories that

covers nearly everything anyone would need for money management. Because it is so comprehensive, it uses 60 percent of the memory available in the Atari, 40 percent in the Apple, and 25 percent in the Commodore.

To provide you with more room for your personal data, we have created a smaller set of accounts for the Apple and Atari computers. This set of accounts, which is on your Data disk, includes only 65 accounts and occupies only 30 percent of the memory in the Atari and 20 percent in the Apple. (Turn to the end of this supplement to see the revised Chart of Accounts for Atari and Apple computers.)

Remember: The accounts included on the disk are meant only as a guide. Add those you need, but remember to delete any unnecessary accounts from your disk so that you can free more space for your data.

Backing Up Your Data

To protect your data from damage or accidental loss, be sure to make backups of your Data disk on a fairly regular basis (see below).

If you are a Commodore owner, making backups can be a somewhat tedious and time-consuming process (see pp. 24-25 of your manual for instructions). Although you might not want to make backups every time you enter data, you should follow a regular schedule, such as the one suggested below. In addition, we recommend that you not use any backup utility other than the one supplied on the Program disk.

Apple and Atari owners now also have a backup program supplied on their Program disk. Every time you

exit the program—that is, choose the Exit option on the Money Management menu—you will be asked if you wish to make a backup of your disk. If you type in Y (for Yes) and press RETURN, you will then be prompted to insert a new diskette in the drive. (On the Apple, the program will assume you are using two drives for copying if you ran the program on two drives initially. In this case it will prompt you to insert your new diskette in drive A, leaving the Data diskette in drive B.) Follow screen directions from this point on.

Note that there is no need to format your blank disk first. *Your Personal Net Worth* will do this for you.

You can also copy your Data disk by using the COPYA program on DOS 3.3 for the Apple and the Format and Duplicate disk menu options on DOS 2.0 for the Atari. If you do not have these programs, use only the copy program within *Your Personal Net Worth* to make copies.

A good system for backing up your data would be the following:

1. Print out copies of your journals whenever you add entries and before you post.
2. After you post (check to see that the posting process went smoothly and that the posted information is correct), make a backup disk of the posted data.

With this method you will always have all of your current data on hand should a problem occur and you will always have a copy of the latest posted disk.

Cash Accounts

Cash accounts are *always* Asset Accounts, but they may or may not also be bank accounts. On the Commodore 64

Data disk, the “cash” account is a bank account (#71), but on the Atari and Apple, it is an Asset Account (#81) only. You can alter this situation if you wish.

Having your cash account as a bank account has some advantages and some disadvantages. By having cash as a bank account, you can use the Payments and Deposits functions for activities such as:

- Paying a bill in cash
- Paying for miscellaneous cash outlays (e.g., the boy who mows your lawn)
- Cashing your paycheck

If cash is not set up as a bank account, you will not be able to use the Payments and Deposits functions on the Make Entries menu for these transactions. Instead, you must use the Transfers function and “transfer” cash from your Asset Account to, say, an Expense Account (as in the first two cases above). Cashing your paycheck would be a two step procedure. First, you would deposit it to checking and second you would transfer it to cash. This is really the same as if your cash account were set up as a bank account, but you might have more difficulty tracking all your cash expenses and activities (e.g., you would not have a listing of such expenditures in your Payments or Deposits journals).

Tracking cash expenses this way has an additional disadvantage: Since you are automatically generating bank records for all of your cash transactions, you will have to reconcile and purge those records on a regular basis even if you’d rather not be bothered, because they will fill up memory. And if you are also recording some of these items as tax items, even more memory will be used up.

If you have an Apple or an Atari, you can easily create a bank account to track your cash if that is what you want to do. Use the usual method of adding a new account (choose Accounts from the Money Management menu) and make sure that account is numbered in the 70s. Finally, delete the existing account for cash. You may then use the Payments and Deposits options on the Make Entries menu for tracking cash expenditures.

On the other hand, if you are a Commodore owner, you can easily set up a cash account that is *not* a bank account. Just delete the bank account reserved for cash and create a new Asset Account for cash that is not numbered in the 70s.

Feel free to choose whichever style suits your needs best. Remember, however, that you will be creating many additional bank and perhaps tax records if your cash account is a bank account.

One additional note: You may not want to bother to track small cash expenses individually. In that case, you can simply use the Transfers function first to withdraw the cash from a bank account and then again later to record the fact that part or all of the entire sum (now sitting in a cash Asset Account) has been spent on miscellaneous expenses (Expense Account #42 on the Commodore and #46 on the Atari and Apple). Or, if you know in advance how you will spend the cash, you can do a transfer directly from your bank account to miscellaneous expenses.

For Apple Owners Only

- If you are using your program on an Apple IIe or Apple IIc, be sure the Caps Lock key is down.
- To see the HELP screens, press CTRL L (hold down the Control key as you press L). The manual (p. 22) wrongfully states that using the Open Apple key will reveal the HELP screens.
- Each time you enter the program you are asked to choose whether you have one or two disk drives. If you have two drives, type 2 and insert your data disk in the second drive.
- Press CTRL S to turn the sound on or off. The manual (p. 27) wrongfully states that this is CTRL G.
- With the Configure System option, you can change only the slot number your printer card is in, not the slot number your disk drive card is in, as was stated in the manual (p. 115).
- For the Apple II+, you may use CTRL J or CTRL K to scroll through menus. (CTRL J goes down, CTRL K goes up.) You may use these same keys to scroll through listings that do not fit on the first page of the bank account Reconciliation screen.

For Commodore Owners Only

Occasionally when you save data or exit, a disk error message will appear on your screen. This message indicates that a disk, which has been in use for some time, has left too many small blocks unused and needs to be reorganized. To release more space, use the Validate command.

First, make a backup of your data disk. Then, place the original data disk in the drive, and when you see the Ready prompt, type **OPEN15,8,15** and press RETURN.

Type **PRINT#15,"VALIDATE"** at the next Ready prompt and press RETURN. The disk drive will whirl for a few minutes. When the Ready prompt appears again, type **CLOSE15** and press RETURN. To verify that the validation process was successful, check the directory to see whether blocks have been freed.

Improvements in the Program

The following changes have been made to all Apple, Atari, and Commodore 64 versions of *Your Personal Net Worth* program. Please note that the page numbers given refer to related sections in the manual.

Inserting Your Data Disk

After you load *Your Personal Net Worth*, you will be asked to insert your Data disk. Do so, then press RETURN. The program will tell you the name of the disk and ask if this is the correct disk. Type Y (for Yes) and press RETURN. The program will proceed to load in the data.

If you are using a blank (formatted or unformatted) disk for a data disk, the program will show you random or no characters instead of a name. Again, type in Y to the question Correct Disk? and press RETURN. When the Money Management menu appears, go directly to Maintenance and choose the Create Data Disk option. This will format your disk and prepare it for use as a *Net Worth* data disk. Remember, however, that this disk will have no accounts on it. To put accounts on it you will have to type them in using the Accounts option on the Money Management menu (pp. 27-28, 113).

Renaming Your Data Disk

You will now be able to rename your data disks by selecting Change Data Disk Name from the Maintenance menu (pp. 112-116).

Make Entries

The Deposits and Payments journals will now provide, as a default, the bank account number you type in for your first entry. The tax record will be defaulted to N (No). Previously only the date and check number were defaulted (p. 48).

Correcting Your Journal Entries

Since the program organizes its journal entries by date, you cannot correct a date once the entry has been saved. To change the date, you will need to delete the entire entry, then re-enter it with the correct date.

Bank Records

Your checkbook balance is now displayed on the Reconcile screen in addition to the Report screen. Also, you can now use the up (with SHIFT on the Commodore and CTRL on the Atari) or down arrow key to scroll through checks on the Reconcile screen of Bank Records (pp. 91-93). Finally, please note that the program allows for checks numbered with only three digits. This is because most checking systems begin with three digits and most people use less than a thousand checks a year. If you have four digits on your check, enter the last three digits

only. This should present no problem as long as you have identified your disk by year.

Credit Card Accounts

To enter an initial balance to a Credit Card Account, select Credit Card Purchases and use the Offset Account number for Expenses (70) when you are asked for an Expense Account number. You should not use the Transfers function for entering initial balances, as is suggested in the manual (pp. 58-60).

Printing Your Chart of Accounts

You now can print out your Chart of Accounts by selecting Account Inquiry (option 7) from the Money Management menu (p. 102).

Printing Reports

Before you print a report, you will be asked to enter a date, which will appear on the report that is printed.

INCOME ACCOUNTS FOR ATARI AND APPLE

ACCT.	DESCRIPTION	PROBABLE USAGE
001	BONUSES	Extra Business Income
002	COMMISSIONS	Salesmen/Stock Brokers, etc.—Taxes Not Deducted
003	DIVIDENDS	Stocks
004	FEES/GRATS	Attyns/Drs/Clergy—Taxes Not Deducted
007	INTRST INC	Bank Accts/Stocks/Bonds/Loans Made
011	MISC OTHER	Alimony, Child Support, Jury Duty, etc.
012	REIMB EXP	Business & Payments from Medical Ins, etc.
015	SALARY	Paychecks—Taxes Deducted Already
016	SELF-EMPLOY	Any Professional/Sole Proprietor, etc.
020	INIT BAL	Opening/Starting Balances for Income Accts

EXPENSE ACCOUNTS FOR ATARI AND APPLE

ACCT.	DESCRIPTION	PROBABLE USAGE
021	BANK CHGS	Service Chgs/Stop-Payment Orders, etc.
023	BUS EX/ADV	Expenses Incurred for Business/Travel, etc.
024	CAR EXP	All Expenses of Car Except Purchase
026	CLOTHING	Attire of All Types
027	COMMUTE EX	Expenses of Getting To/From Work
028	CONTRIBS	Charitable Gifts—Tax Deductible
031	ENTERTAIN	TV Cable Service, Movies, Dinners out, etc.
034	GROCERIES	Food, Paper Products, etc.
036	HOME EXPS	All Costs Connected With Home Maintenance
039	INS PREMS	Life, Health, Car, Homeowner's, etc.
040	INT/CHGS	Credit Cd Interest, Mortgage Late Chgs
042	LOAN PMTS	Repayment of Loans (Car, Mortg, Educ, etc.)
045	MED/DENT	Doctors, Dentists, Drugs, Eyeglasses, etc.
046	MISC EXP	Gifts, Alimony, Child Support, etc.
048	PET COSTS	Veterinarian Bills, Supplies, Boarding
050	REC/CLUB	Sports Fees, Country/Social Club Dues/Bill
051	RENT/MAINT	Monthly Rent or Maintenance Charges
053	TX/FED	Estimated Tax Payments to IRS
054	TX/REAL ES	Town, County, City &/or School, etc.
055	TX/ST&LOC	Estimated Tax Payments to State/Local Govt
056	TELEPHONE	Telephone Equip/Line Charges
057	TRAV/VAC	Family Vacation, Travel, etc.
059	UTILITIES	Gas, Oil, Electric, Water, etc.
070	INIT BAL	Opening/Starting Balances for Expense Accts

ASSET ACCOUNTS FOR ATARI AND APPLE

ACCT.	DESCRIPTION	PROBABLE USAGE
072	CHECKING 1	Checking Account
073	CHECKING 2	Checking Account
075	SAVINGS 1	Savings Account
076	SAVINGS 2	Savings Account
080	MISC BANKS	Terms Accts/C.D./Money Mkt Funds, etc.
081	CASH	Cash in Hand
085	BONDS	Municipal, Corporate, National
090	CARS	Automobiles
091	COLL ITEMS	Collections (Stamps, Coins, Silver, etc.)
095	EQUIP/FURN	Furniture, Equipment (Computers, etc.)
097	HOUSE(S)	Residence &/or Vacation Homes
100	INVESTMENT	Rental Properties/Annuities/Business Interests
103	JEWEL/FURS	Personal Assets
105	LIFE INS	Value of Life Insurance Policies
106	LOAN REC V	Loans Receivable
109	OTH ASSETS	Miscellaneous Other Amounts Due
111	PENSIONS	IRA, Keogh, etc. & Profit-Sharing
115	REC/CLAIMS	Empl Business Exp/Medical Claims Receivable
117	STOCKS	S.E.C. & Privately Held
119	CHG MKT V	Reflect Changes in Market Value As Needed
120	INIT BAL	Opening/Starting Balances for Asset Accts

LIABILITY ACCOUNTS FOR ATARI AND APPLE

ACCT.	DESCRIPTION	PROBABLE USAGE
121	LOAN/CAR	Reflect Value of Car Loans
123	LOAN/MORTG	Reflect Value of Mortgage Loan
124	LOAN/OTHER	Reflect Value of Other Types of Loans
130	OUTSTD TAX	Show Liability for Estimated Taxes Owed
135	PAY/CR CDS	Amount Due to Credit Card Companies
136	PAY/DEPART	Amount Due to Department Stores
137	PAY/MISCEL	Amount Due to Misc Other Creditors
138	PAY/RENT	Amount Due for Monthly Maint or Rent
169	CHG MKT V	Reflect Changes in Market Value As Needed
170	INIT BAL	Opening/Starting Balances for Liability Accts

